

**Maine Revised Statutes**  
**Title 9-A: MAINE CONSUMER CREDIT CODE**  
**Article :**

**§11-109. PROHIBITED PRACTICES**

A rental-purchase agreement may not contain: [1991, c. 787, (NEW).]

1. A confession of judgment;

[ 1991, c. 787, (NEW) . ]

2. A negotiable instrument;

[ 1991, c. 787, (NEW) . ]

3. A security interest or any other claim of a property interest in any goods except those goods delivered by the merchant pursuant to the rental-purchase agreement;

[ 1991, c. 787, (NEW) . ]

4. A wage assignment;

[ 1991, c. 787, (NEW) . ]

5. A waiver by the consumer of claims or defenses;

[ 1991, c. 787, (NEW) . ]

6. A provision authorizing the merchant or a person acting on the merchant's behalf to enter on the consumer's premises or commit any breach of the peace in repossession of goods;

[ 1991, c. 787, (NEW) . ]

7. A provision requiring the purchase from the merchant of a liability damage waiver or insurance for the merchandise;

[ 1991, c. 787, (NEW) . ]

8. A provision requiring the payment of a late charge unless a rental payment is more than 3 days late for an agreement that is renewed on a weekly basis or more than 5 days late for an agreement that is renewed less frequently than on a weekly basis;

[ 1991, c. 787, (NEW) . ]

9. A provision requiring a payment at the end of the rental-purchase agreement period in excess of or in addition to a regular periodic payment in order for the consumer to acquire ownership of the property or payment of rental payments in excess of the total amount necessary to acquire ownership of the property;

[ 1991, c. 787, (NEW) . ]

**10.** A penalty for early termination of a rental-purchase agreement or for the return of an item at any time;

[ 1991, c. 787, (NEW) . ]

**11.** A provision for payment by a cosigner of the rental-purchase agreement of any fees or charges that could not be assessed to the consumer as part of the rental-purchase agreement; or

[ 1991, c. 787, (NEW) . ]

**12.** An offer of insurance from the merchant to the consumer.

[ 1991, c. 787, (NEW) . ]

#### SECTION HISTORY

1991, c. 787, (NEW) .

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